

Certificate Number: 00437-PAE-DE-027883401

Bankruptcy Case Number: 16-13347



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 9, 2016, at 3:30 o'clock PM MDT, Jeffrey Hammond completed a course on personal financial management given by internet by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 9, 2016 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor